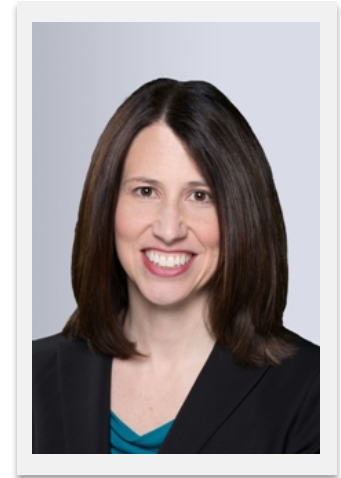


Dear Fellow NSSTA Member:

I am writing to respectfully request your vote for my re-election to the NSSTA Board of Directors. I feel that my unwavering commitment to the structured settlements industry—combined with my 19 years of experience, insight and expertise—continue to make me a valuable addition to the Board.

I am currently the Director of Relationship Management and Market Development at Prudential. In this role, I am responsible for our sales and service functions as well as identifying and developing innovative methods for increasing the awareness and usage of structured settlement annuities. Prior to joining Prudential in October 2013, I spent more than 15 years with The Hartford, where I was actively involved in all aspects of the business including, sales, marketing, legal underwriting and administration.



My wish to continue to represent you is based on my strong desire to strengthen and expand our market for brokers, providers and user companies alike, while continuing to help claimants and their families achieve financial security and peace of mind.

Over the past 3 years, I've had the opportunity to listen, educate and voice my opinion on various issues. It has been a challenging yet rewarding opportunity, one which I strive to continue. I fully understand the time and dedication required of a Board Member, something I don't take lightly. During my time on the Board:

- I utilized my legal background to assist in the re-negotiation and drafting of our legal retainer agreement which resulted in significant savings for the work completed on revised SSPA legislation.
- As a member of the Executive Oversight Committee (EOC), I assisted in the drafting of an updated contract for association management and lobbying services.
- With my knowledge of SSPA legislation, I was the sole life company member on the SSPA Task Force.
- As the Board's liaison to the Education Committee, I collaborated with the committee's chairs to successfully plan 5 NSSTA meetings.

I continue to believe that increasing the awareness of and educating on the benefits of structured settlements is critical to our future success. As we look to the next few years, I believe:

- With tax reform on the horizon, we need to educate Members of Congress and their staffs on the value structured settlements provide to injury victims and their families.
- As a strong supporter of the NSSTA website re-design, it is important that our website be a go-to educational resource for individual's looking for information on structured settlements.
- We know how influential an attorney can be in a claimant's decision to choose a structured settlement—we need to ensure that the legal community is knowledgeable about structured settlements and able to counsel their claimants on their settlement choices.

With heightened awareness and education, we can assist more claimants in availing themselves to the many advantages of a structured settlement.

With your vote, I would proudly continue to serve you as a member of the NSSTA Board of Directors. I look forward to speaking with you at the NSSTA Annual Meeting in San Francisco.

Sincerely,

Michelle Caine, J.D., LL.M

## Michelle Caine

Director of Relationship Management and Market Development

Michelle Caine is the director of relationship management and market development for Prudential Structured Settlements. In this role, she heads our structured settlement broker service and support team, and she is responsible for identifying and developing innovative methods for increasing the awareness and usage of structured settlement annuities. In addition to attending industry and broker conferences, Michelle leads the Structured Solutions Leadership Council, a select group of industry innovators that collaborates to identify trends and opportunities for growing the structured settlements market.

Michelle brings a strong background in legal and compliance, relationship management and marketing as well as product management to her current role. Prior to joining Prudential, Michelle held numerous positions within The Hartford's structured settlements group, each with increasing levels of responsibility. As The Hartford's structured settlement product expert, she was actively involved in all aspects of the business including, sales, marketing, legal underwriting and administration.

Michelle holds a BSBA, cum laude, in Finance from Western New England College. She earned a J.D. and a LL.M in Estate Planning and Elder Law from Western New England College School of Law. She currently serves on the Board of Directors of the National Structured Settlements Trade Association.